

COUNCIL for the ECONOMIC STATUS of WOMEN

Room 400 SW, State Office Building, St. Paul 55155

(612) 296-8590

NEWSLETTER #7

MAY 1977

IN THIS ISSUE

Why public hearings?

Legislative summary

"A Woman's Place" - Credit

public hearing

FRIDAY, JUNE 3, 1:00-4:00 PM - LOW INCOME WOMEN,
FEMALE-HEADED HOUSEHOLDS, WELFARE RECIPIENTS

- What laws, rules, policies, practices either help or hinder you?
- What is the availability of services you need?
- What changes need to be made? What recommendations do you have?

SATURDAY, JUNE 4, 1:00-4:00 PM - RURAL WOMEN, FARM
WOMEN, HOMEMAKERS

- Do present property and inheritance laws adversely affect you?
- What is the availability of educational and social services?
- How can the economic security of homemakers be advanced?

ST. CROIX ZUMBROTA ROOM - ATWOOD CENTER - ST. CLOUD

WHY PUBLIC HEARINGS?

"We don't think we should decide what the problems of rural women are. We want them to come to this hearing and tell us what's happening, what prevents them from being economically secure," said Nina Rothchild, executive secretary of the Council, in announcing public hearings in St. Cloud in June.

The Council has received several inquiries regarding the nature and purpose of its public hearing process. Simply stated, public hearings are a research method through which the Council gathers information relating to the economic status of women in Minnesota.

Two kinds of testimony are encouraged: (1) reports and studies from organizations and agencies which serve women, and (2) individual "life experience" testimony which illustrates and complements the more formal studies.

The public hearing process was selected by the Council as a major source of information for a number of reasons: (1) it is a public process accessible to all points of view; (2) it allows the Council to tap into a variety of ongoing research and expertise; (3) it focuses both governmental and public attention on the topics under study; and (4) it allows all Council members to be directly involved with each topic, which would be impossible under a subcommittee structure.

Most Council hearings take place at the Capitol and are announced through press releases and Council newsletters. Persons who want to testify may call the Council office in advance or sign up at the time of the hearing.

Information from the hearings is combined with other research results in reports to the legislature and the Governor. Persons who testify are encouraged to make recommendations for changes in existing laws, policies, and practices as they bear upon the economic status of women in Minnesota.

The process itself is informal. Testimony can be brief and need not be in writing. Presentations seldom last longer than five to ten minutes, after which Council members ask questions. Testimony from representatives of organizations are encouraged to give a broad overview of problems and to provide written reports and statistical information. Individual testimony can be simply a personal statement of a problem.

The St. Cloud hearings, scheduled in conjunction with the Minnesota Women's meeting, will focus on low-income women on Friday, June 3, and rural women on Saturday, June 4. Both hearings will take place from 1:00 p.m. to 4:00 p.m. in the St. Croix Zumbrota Room of Atwood Center on the University campus. Observers as well as participants are welcome.

LEGISLATIVE
SUMMARY

Status of Legislation endorsed by the Council at the end of the Legislative Session, May 23, 1977:

Age Discrimination: (Enebo/Spear) Passed and sent to the Governor. Amends the Human Rights law to prohibit discrimination on the basis of age in employment and education. HF 6, SF 192.

Open Appointments: (Wenstrom/Luther) Passed the House and referred to the Finance Committee in the Senate. Provides for open appointments to state agencies, boards, commissions, etc., and requires reports of such appointments on the basis of sex. HF 85, SF 37.

Certified Professional Secretary: (Scheid/Knoll) Referred to Appropriations Committee in the House and to the Governmental Operations Committee in the Senate. Provides for an automatic pay increase to state employees who pass the Certified Professional Secretary examination. HF 142, SF 47.

Grants-in-Aid for Part-time Students: (Forsythe/Dieterich) Added to the Higher Education Act (HF 559) which was passed and sent to the Governor. Allocates \$250,000 for 77-78 and \$500,000 for 78-79 for part-time student grants-in-aid.

Evening Child Care: (Forsythe/Keefe, S.) Referred to Appropriations Committee in the House and to the Finance Committee in the Senate. Provides for evening child care programs for students. HF 268, SF 196.

Battered Women: (Kahn/Lewis) Passed and sent to the Governor. Establishes programs of emergency shelter and support services for battered women, provides funds for community education programs about battered women, and also provides for data collection. HF 366, SF 124.

Capitol Area Day Care: (Enebo/Milton) Referred to Governmental Operations Committees in both the House and Senate. Provides funds for a pilot day care center in the Capitol area for children of state employees. HF 412, SF 375.

Displaced Homemakers: (Berglin/Tennessen) Passed as an amendment to the Battered Women bill and sent to the Governor. Provides for job counseling and training centers for women in mid-life who have been homemakers but now need to enter the work force. HF 419, SF 707.

Tax Credit for Dependent Care: (Prah/Johnson) Referred to Taxes Committees in both the House and Senate. Provides for income tax credit for dependent care of disabled and handicapped. HF 274, SF 286.

Tax Credit for Dependent Care: (Skoglund/Dietrich) Passed the Senate. Referred to the Committee on Taxes in the House. Provides for tax credit for disabled dependents. HF 554, SF 241.

Medical Assistance Eligibility: (Berglin/Keefe, S.) Referred to the Health and Welfare Committee in the House. Returned to the author in the Senate. Provides for income maximum to be set at 120% of income maximum for aid to needy. HF 643, SF 464.

LEGISLATIVE
SUMMARY
CON'T

Homestead Exemption: (Berglin, Milton) Referred to the Health and Welfare Committee in the House and to the Health, Welfare, and Corrections Committee in the Senate. Provides a homestead exemption for aged, blind, or disabled persons in computing eligibility for medical assistance. HF 858, SF 778.

Human Rights: (Wynia/Lewis) Passed and sent to the Governor. Clarifies sex discrimination to include pregnancy, childbirth, and related medical conditions or occurrences. HF 1015, SF 680.

Inheritance Tax: (Vanasek/Sieloff) Referred to the Committees on Taxes in both the House and Senate. Provides for exclusion from estate of one half of the value of joint property held by decedent of spouse. HF 588, SF 983.

Volunteer Services Office (Clark/Hughes) Passed and sent to the Governor. Creates an office of volunteer services within the office of the Governor to coordinate volunteer programs throughout the state. HF 613, SF 599.

Minimum Wage: (Faricy/Milton) Passed and sent to the Governor. Provides for an increase in the state minimum wage to \$2.30 per hour. HF 169, SF 226.

Tip Credit: (Reding/Milton) Passed and sent to the Governor. Provides for a reduction in tip credit in computing minimum wage. HF 320, SF 297.

The Council also voted to oppose the following bill:

ERA: (Sherwood/Chmielewski) Referred to Legislation and Veterans Affairs in the House and to the Judiciary Committee in the Senate. Proposes that Minnesota rescind its ratification of the ERA. HF 846, SF 297.

The following bills relate to women but have not been endorsed by the Council because they do not apply to the economic status of women or were introduced too late for Council action:

Spouse Abuse: (Cohen/McCutcheon) Referred to the Criminal Justice Committee in the House and to the Judiciary Committee in the Senate. Defines spouse abuse as a crime and prescribes penalties and authorizes a crisis team to deal with domestic quarrels. HF 883, SF 318.

Home Care Programs for the Needy: Referred to Appropriations Committee in the House and to the Finance Committee in the Senate. Establishes an experimental program to subsidize a limited number of public agencies or households to carry out a planned program of in-home care for an elderly or physically disabled person. HF 572, SF 629.

Childhood and Family Education: (Peterson) Referred to the Health and Welfare Committee in the House. No Senate companion. Authorizes the Department of Education to develop a plan to strengthen the role of the family, maximize a child's education and involve families in the learning process. HF 802.

Supplemental Grants: (Berglin/Milton) Referred to Health and Welfare Committee in the House and to Health, Welfare and Corrections in the Senate.

Provides for supplemental grants to AFDC families

LEGISLATIVE
SUMMARY

CON'T

Supplemental Grants: (Berglin/Milton) Referred to Health and Welfare Committee in the House and to Health, Welfare, and Corrections in the Senate. Provides for supplemental grants fo AFDC families for major home repairs, furnishings and appliance. HF 857, SF 936.

Welfare and Child Support: (Dahl/Vega) Passed and sent to the Governor. Authorizes additional procedures in collection of support payments. HF 916, SF 662.

° ° ° ° ° °

"A
WOMAN'S
PLACE"

The following is from the Council's column "A Woman's Place." Check to see if your local newspaper carries the column.

Dear Council,

I recently married. When I wrote to change my last name and address, a store from which I have a credit card wanted my husband's signature and to put the account in his name. I hold the same job as prior to my marriage and have always kept the account current. I think it's important for a woman to maintain credit in her own name as a form of insurance. Isn't there some way I can keep the account in my name? C.E.

Dear C.E.,

You're right! A good credit rating is an important form of insurance for anyone. Changing circumstances might make you responsible for your own and your family's finances. Frequently women do not discover what a hardship it can be to lack one's own line of credit until after a catastrophe such as death or divorce occurs.

Both at the Federal and State level there is legislation prohibiting discrimination against women in credit. The Federal Equal Credit Opportunity Act prohibits "any creditor to discriminate against any applicant with respect to any aspect of a credit transaction on the basis on ... sex or marital status. The Minnesota Human Rights Act prohibits discrimination "in the extension of credit to a person because of sex or marital status."

Under these laws you may maintain credit in your name without the signature of your husband. Own name refers to legal name. Mary Smith is a legal name, while Mrs. John Smith is a social name. Many married women erroneously believe that they have credit in their own name, when they have only a courtesy card which entitles them to use accounts in the husbands name.

You have the right to file as administrative complaint and a lawsuit to enforce your rights under the Equal Credit Opportunity Act or to file a complaint with the Minnesota Department of Human Rights. For information write: Federal Reserve Bank of Minneapolis, 250 Marquette Av., Mpls., Mn. 55401. or the Minnesota Department of Human Rights, Bremer Bldg., St. Paul, Mn. 55101.